**Antony**

**E-Mail:** [Antony.381145@2freemail.com](mailto:Antony.381145@2freemail.com)

**Location Preference:** South India (Kerala)

**Industry Preference:** Automotive, Banking, BPO & Insurance industries

**Top Management Professional | Business Manager**

**Finance & Insurance Business | Credit Analysis | Sales Operations | Operations Management**

**Profile Summary**

***~ Finance & Insurance Business ~ Sales Operations ~ Showroom Management***

***~ Credit & Operations ~ Internal Control ~ Statutory Compliance***

***~ Team Building & Leadership ~ Process Improvement ~ Change Management***

* **Result-oriented professional** offering **21 years** of multi-cultural & diversified experience in steering Finance and Insurance (F&I) business and operations of a multinational automotive group along with sales, credit & operations in banking industry
* Additional experience and demonstrated expertise in **establishing new business units / branches, product launches**, strategizing and implementing business plans, processes / procedures, handling manpower requirements and training & team leading
* Built a track record of successful **roll-out, management and turnaround of business units through strategic planning in Sales and Operations.**
* Accorded with **several Performance Awards in Finance & Insurance product sales**
* Gained recognition for being the **record holder for the highest IPRU (Income per Retail unit) in Toyota SME till date**
* Accorded with **Best Credit Analyst Award** byEmirates National Bank of Dubai (ENBD) in 2007.
* Gained recognition for **handling the Tata Indica booking** in the **entire state of Kerala** during it’s initial launch in 1999
* In depth knowledge of **auto loan products & credit policies of all major banks in UAE**
* **Successfully managed teams in setting inspirational goals**, defined KPIs & metrics for the team and ensured achievement of the goals while collaborating with senior management team in decision-making process
* Recognized for **establishing consistent and appropriate business practices**, propounding innovative means to increase revenue for the organization and curtailing expenditures and advising management
* Expertise in managing operations in compliance to rules & regulation laid by the organization;competent in understanding client’s requirement, **resolving their queries and MIS coordination**
* **Outstanding communication & leadership skills** that have been put to excellent use in resolving problems and promoting a positive work environment for the organization

**Notable Accomplishments Across The Career**

* Was part of the Al Futtaim's management team that developed & implemented F&I structure and related Hub operations strategy during roll out phase and incubation period
* As Area Hub Manager, single handedly established Hub operations across northern emirates including staff training in March 2009
* Achieved a turnover of AED 3 Mio pm by September from an F&I roll out that started in March 2009
* Advised senior management in developing new products and strategy for achieving additional revenue source
* Enhanced F&I revenue of the assigned showrooms year on year by exceeding units and F&I products target
* Created prospect database on monthly basis for showroom sales team to generate effective leads for the business
* Helped ENBD save approximately AED 1 Mio per annum by preventing fraudulent deals from being financed
* Set up and opened Kochi branch of Esanda in April 1996 for launching auto loans and achieved a turnover of INR 210 Mio per annum by year 2000
* Handled several car booking projects for Esanda during new model launch including but not limited to Opel Astra, Maruti Zen, Tata Indica, etc.

**Organisational Experience**

**Sep’08 – May’18 with Al Futtaim Automotive Group (UAE)**

*Growth Path:*

*Sep’08 – Sep’10 Area Hub Manager*

*Oct’10 – May’18 Business Manager – Finance and Insurance Products (F&I)*

**Key Result Areas:**

**Key Result Areas as Business Manager – Finance and Insurance Products (F&I):**

* Spearheaded the Finance & Insurance(F&I) business function in the assigned showrooms; engaged in driving profitability for the entity by actively managing unit sales and F&I performance and identifying areas of improvement
* Led the showroom sales team to achieve and exceed vehicle units sales target and Insurance products target while ensuring complete adherence to sales process and transparency in all transactions
* Developed short-term and long-term business plan for F&I business and monitored actual performance and took corrective measures to curtail deviations
* Evaluated internal control systems, sales process & procedures; prepared audit reports with a view to highlight the shortcomings and implemented necessary recommendations
* Sustained & developed friendly relations with customers, resolved problem by identifying customer service trends, determined system improvement and implemented change resulting in development of long-term relationships for the profitability of organization
* Briefed & motivated the team on a daily basis to encourage teamwork and instill a strong sense of common goals; engaged in organizing and conducting trainings and role plays to improvise sales process and F&I sales resulting in improved customer satisfaction scores
* Interpreted the assigned showroom's financial results to management and recommending improvement activities
* Ensured accuracy and completeness of customer data capture in Fastrack system
* Escalated deals to the various bank's management team for exception approvals
* Administered and monitored turnaround time (TAT) from order taking till delivery and took corrective measures for TAT reduction
* Prepared and presented weekly and monthly reports and forecasts

**Significant Accomplishments as Business Manager – Finance and Insurance Products (F&I):**

* Recognized as the VAT Super user in Fastrack and acted as a part of team that tested, implemented and trained VAT for Fastrack users across UAE
* Implemented Toyota way sales process in Toyota Showroom, Sharjah in 2010

**Key Result Areas as Area Hub Manager:**

* Spearheaded a team of hub staff in 3 locations (Umm Al Quwain, Ras Al Khaimah & Fujairah)
* Ensured maximum finance approvals in all 3 locations with minimum TAT
* Escalated deals with bank's management that were delayed or required exceptional approval
* Monitored hub staff to ensure that work was executed as per the laid down standards
* Prepared and presented regular reports on a daily, weekly, and monthly basis

**Significant Accomplishments as Area Hub Manager:**

* Acknowledged with New Employee of The Year Award in the year 2008
* Pivotal in setting up and launching Hub operations in Sharjah, Ajman, Umm Al Quwain, Ras Al Khaimah as well as Fujairah

**Previous Experience**

**Jul’06 – Aug’08 with Emirates National Bank of Dubai – ENBD (UAE) as Credit Supervisor**

**Significant Accomplishments:**

* Spearheaded a team of Credit Analysts and Data Entry Operators for analyzing auto loan applications
* Underwrote auto loans recommended by Credit Analysts within my Credit Authority Discretion of AED500K
* Played a key role for ensuring maximum auto loan applications to be processed within the agreed turnaround time (TAT)
* Accorded with Best Credit Analyst Award in 2007
* Spearheaded the credit analyst & data entry team in change management while implementing the Finnone System in Regional Credit Centre (RCC) in 2007
* Pivotal in setting up procedure for physical storing and retrieving of credit application files post Finnone implementation
* Identified several forged bank statements and inflated quotations to help prevent fraud and saved approximately Aed 1 Mio per annum from becoming NPAs

**Dec’03 – Apr’06 with Standard Chartered Bank, Dubai (UAE) as Retail Banking Executive**

**Significant Accomplishments:**

* Pivotal in developing and maintaining dealer relationship
* Managed dealer commission payments
* Gained recognition for achieving 2nd position in a sales competition held in 2005

**Aug’93 – Sep’00: Esanada Finanz & Leasing Ltd., Bangalore (India)**

*Growth Path:*

*Aug’93 – Mar’96 Functional Analyst (Systems)*

*Apr’96 – Sep’00 Sr. Account Manager*

**Significant Accomplishments:**

* Played a key role in setting up and opening Cochin branch of Esanda in April 1996
* Pivotal in establishing relationship with various dealers and launching Esanda’s auto loan product that was named “Auto Power”
* Recruited, trained and lead a team of 22 Direct Sales Associates (DSAs) to source auto loans
* Achieved a turnover of INR 210 Million PA by 2000

**Academic Details**

* **Master of Business Administration** from Sheffield University Management School, UK in 2003
* **PG Diploma in Information Technology** from University of Abertay Dundee, UK in 2001
* **Bachelor of Commerce (Accounting)** from Mahatma Gandhi University, Kottayam, Kerala, India in 1991

**Personal Details**

**Date of Birth:** 7th November 1970

**Languages Known:** English & Malayalam

**Visa Status:** Resident (Employment)

**Nationality:** Indian**; Marital Status:** Married**; No. of Dependents:** One

**Driving License:** UAE & Indian